[*Translation*]

**Investment made in Bihar out of Mutual Funds**

5908. SHRI MOHAMMAD ALI ASHRAF FATMI: Will the Minister of FINANCE be pleased to state:

(a) the amount received by the nationalised banks under 'Mutual Fund' scheme during the last three years and the share invested thereof in Bihar;

(b) whether less investment has been made in Bihar in comparison to the collection made under the scheme;

(c) if so, the reasons therefor; and

(d) the efforts made by the Government to do away with this situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) to (d). The amount collected by Mutual Funds sponsored by nationalised banks during the last three calendar years was about Rs 4655.5 crores. The resources raised by mutual funds are invested in capital market securities such as shares and debentures and money market instrument. Most of these instruments are not state specific, hence details of investment in Bihar cannot be given.

**Waiving of Loans in Haryana**

5909. SHRI DHARAMPAL SINGH MALIK: Will the Minister of FINANCE be pleased to state:

(a) the amount of loans waived of and outstanding against the persons of lower income group in Haryana by various Regional Rural Banks from January 1991 to December 1991; and

(b) the steps taken by the Government to recover the outstanding amount?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Presumbly the Hon'ble member desires to know the amount waived off by Regional Rural Banks (RRBs) in the State of Haryana under Agricultural and Rural Debt Relief Scheme, 1990. National Bank for Agriculture and Rural Development (NABARD) has reported that as on 14.3.92, relief has been prodvided by Regional Rural Banks in the State of Haryana in the case of 67,313 accounts which had been identified for relief under the scheme to the extent of Rs. 20.47 crores.

(b) As on March 1991, the total outstandings of four Regional Rural Banks functioning in Haryana stood at Rs. 129 crores and the percenttage of recovery to demand (June 1991 - latest available) was 39.82%. Apart from the existing procedure of recovery through persuasion, penal provisions and ultimately legal channels are also resorted to by banks for enforcing recovery of their dues.

[*English*]

**Credit Card System for Farmers**

5910. SHRI SOBHANADREESWARA RAO VADDE: Will the Minister of FINANCE be pleased to state:

(a) whether the present procedure of documents to be filled by farmers applying for credit is very cumbersome and time consuming;

(b) if so, whether the Government propose to introduce pass Book Card system in order to ensure speedy processing and elimination of unnecessary documentation in regard to the farm credit;

(c) if so, the details thereof;

(d) the likely date from which such